

Certificate Number: 03088-PAE-DE-036227271

Bankruptcy Case Number: 16-16375



03088-PAE-DE-036227271

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 28, 2021, at 1:56 o'clock PM CST, Marcus Hayes completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 28, 2021 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor